

Fill in this information to identify the case:	
Debtor 1	Anthony Scott Hensley
Debtor 2 (Spouse, if filing)	Crystal Dawn Gibson Hensley
United States Bankruptcy Court for the: Middle District of NC (State)	
Case number 12-50925	

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

**Name of creditor:** NC HOUSING FINANCE AGENCY

**Court claim no. (if known):**  
10

**Last 4 digits** of any number you use to identify the debtor's account: 6 0 2 2

**Property address:** 2132 Burkhard Road  
Number Street

Lexington NC 27292  
City State ZIP Code

**Part 2: Prepetition Default Payments**

*Check one:*

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

*Check one:*

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08 / 01 /2017  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Anthony Scott Hensley  
 First Name Middle Name Last Name

Case number (if known) 12-50925

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Marianne M. Larkin  
 Signature

Date 06/23/2017

Print Marianne M. Larkin Title Bankruptcy Asset Manager  
 First Name Middle Name Last Name

Company SN Servicing Corporation

If different from the notice address listed on the proof of claim to which this response applies:

Address 323 5th Street  
 Number 323 Street 5th Street  
Eureka CA 95501  
 City Eureka State CA ZIP Code 95501

Contact phone (800) 603 - 0836 Email bknottices@snsc.com

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
2 Jennifer R. Bergh, Esq. (SBN 305219)  
2 LAW OFFICES OF MICHELLE GHIDOTTI  
3 5120 E. LaPalma Ave., Suite 206  
Anaheim, CA 92807  
4 Ph: (949) 354-2601  
Fax: (949) 200-4381  
5 mghidotti@ghidottilaw.com

6 Attorney for Creditor  
7 NC Housing Finance Agency

8

9 UNITED STATES BANKRUPTCY COURT

10 MIDDLE DISTRICT OF NORTH CAROLINA – WINSTON-SALEM DIVISION

11 In Re: ) CASE NO.: 12-50925  
12 )  
13 Anthony Scott Hensley and Crystal Dawn Gibson ) CHAPTER 13  
Hensley, )  
14 ) **CERTIFICATE OF SERVICE**  
Debtors. )  
15 )  
16 )  
17 )  
18 )  
19 )

20 

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**CERTIFICATE OF SERVICE**

21  
22 I am employed in the County of Orange, State of California. I am over the age of  
23 eighteen and not a party to the within action. My business address is: 5120 E. LaPalma Ave.,  
24 Ste. 206, Anaheim, CA 92807.

25  
26 I am readily familiar with the business's practice for collection and processing of  
27 correspondence for mailing with the United States Postal Service; such correspondence would  
28 be deposited with the United States Postal Service the same day of deposit in the ordinary  
course of business.

1 | On June 24, 2017 I served the following documents described as:

**• RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

6 | (Via United States Mail)

<b>Debtor</b> Anthony Scott Hensley 2132 Burkhardt Road Lexington, NC 27292	<b>Chapter 13 Trustee</b> Kathryn L. Bringle Winston-Salem Chapter 13 Office 2000 West First St., Suite 300 P. O. Box 2115 Winston-Salem, NC 27102-2115
<b>Joint Debtor</b> Crystal Dawn Gibson Hensley 2132 Burkhardt Road Lexington, NC 27292	
<b>Debtor's Counsel</b> Wendell Wes Schollander, III Schollander Law Offices, LLP Suite 308 2000 W. First St. Winston-Salem, NC 27104-4225	

17       xx (By First Class Mail) At my business address, I placed such envelope for deposit with  
18       the United States Postal Service by placing them for collection and mailing on that date  
      following ordinary business practices.

Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on June 24, 2017 at Anaheim, California

24      /s / Krystle Miller  
25      Krystle Miller